

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	Customer No.: <b>29052</b>
<b>Thad Kroon, et al.</b>	)	
	)	Confirmation No.: <b>2503</b>
Serial No.: <b>10/047,917</b>	)	
	)	Art Unit: <b>3692</b>
Filing Date: <b>January 14, 2002</b>	)	
	)	Examiner: <b>Frantzy Poinvil</b>
For: <b>SYSTEM AND METHOD FOR</b>	)	
<b>OVERTURNING OF RISK</b>	)	Attorney Docket No.: <b>34250-1213</b>
<b>EVALUATION PERFORMED BY RISK</b>	)	
<b>MODEL TO CONTROL FINANCIAL</b>	)	
<b>RISK</b>	)	

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

Mail Stop Amendment  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated October 2, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.

**Conclusion** begins on page 12 of this paper.

## Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **November 7, 2008**.

  
 Mitchell A. Graydon